

# What You Should Know Before You Apply For Social Security Disability Benefits



This kit was sent to you because you requested an appointment to file for disability benefits. During that appointment, a Social Security claims representative will interview you and complete an application for benefits. The interview will take place either in your local Social Security office or by telephone. It will take at least 1 hour. Please check the enclosed appointment confirmation letter for the date, time and location of your appointment.

Following are answers to the questions most people ask about applying for disability benefits. Knowing the answers to these questions may help you better understand the program and how to file your application.

## • How does Social Security decide if I am disabled?

By law, Social Security has a very strict definition of disability. To be found disabled:

- You must be unable to do any substantial work because of your medical condition(s). For example, in 2004, substantial work means earnings of \$810 or more a month. This amount may go up each year; **and**
- Your medical condition(s) must have lasted, or be expected to last, at least 1 year, or be expected to result in your death.

## • My doctor says I am disabled. Is that enough to qualify me for disability benefits?

You cannot get disability benefits solely because your doctor says you are disabled.

## • If I am already getting disability payments from my job or another agency, can I automatically get Social Security disability benefits?

No. Social Security disability laws are different from most other programs. Social Security does not pay benefits for partial disability.

## • How long does it take to make a decision?

It takes about 3 to 5 months to get a decision. This depends on how much time it takes to get your medical records and any other evidence needed to make a decision. The more information you can provide, the better your chance for a quicker decision.

## • Can I do anything to speed up the decision?

Yes. You can speed things up by making sure you have the information listed on the checklist for your interview. (The checklist is the pink document enclosed.) Bring the documents and information with you. If you are having a telephone interview, have all of the information with you when we call. Do not delay your appointment even if you do not have all the information listed.

You may also shorten your interview time by using the enclosed Medical and Job Worksheet prior to the interview. (The worksheet is the green document enclosed.) You should also bring in any medical records you have, and bring in all of the medicine you are taking.

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You can complete a Disability Report online at [www.socialsecurity.gov/disabilityreport](http://www.socialsecurity.gov/disabilityreport). The information you provide online could shorten the interview time and could speed up the claim. This online form contains help screens that will assist you in completing the form. The green worksheet can help you complete the Disability Report on the Internet or to prepare for your interview.

## • How do you make the decision?

Your application will be sent to the agency in your State that makes disability decisions for us. The State Agency has doctors, other medical professionals and vocational experts. The State Agency will contact your doctors and other places where you received treatment to get your medical records.

After the State Agency receives your records, they may ask you to have an examination or medical test. If you need another examination or test, the State Agency will contact you. You will not have to pay for any examination or test the State Agency asks you to have. Responding promptly to requests by the State Agency and keeping appointments for tests will help speed up a decision on your claim.

## • If Social Security decides that I am disabled, what types of benefits can I receive?

The Social Security Administration pays disability benefits under two programs:

- Social Security Disability Insurance for insured workers, their disabled surviving spouses and children (disabled before age 22) of disabled, retired or deceased workers.
- Supplemental Security Income (SSI) for people with little or no income and resources.

## • Can I apply online?

Yes. In addition to completing the Disability Report online, you can apply online for Social Security Disability Insurance. Simply log on to [www.socialsecurity.gov/applyforbenefits](http://www.socialsecurity.gov/applyforbenefits). The online form has help screens to help you complete the form.

*NOTE: You cannot apply online for Supplemental Security Income (SSI).*

## • Will my personal information be kept safe?

Yes. The Social Security Administration protects the privacy of those we serve. Our first regulation was written to ensure your privacy. As a Federal agency, we are required by the Privacy Act of 1974 (5U.S.C. 522a) to protect the information we get from you.

## • What if I am more comfortable speaking in a language other than English?

We provide free interpreter service on request to conduct your Social Security business. This service is available when you talk to us by phone or in a Social Security office.

## • Where can I get more information?

You can check our website at [www.socialsecurity.gov](http://www.socialsecurity.gov), ask the interviewer during your appointment or call 1-800-772-1213 (TTY: 1-800-325-0778).